

Personal Monthly Budget

Month	Year

Income			
Source	Expected	Actual	
Base pay (after taxes)	\$	\$	
Part-time job (after taxes)	\$	\$	
Spouse's/Partner's income (after taxes)	\$	\$	
Child support	\$	\$	
Tips, bonuses, gifts	\$	\$	
Tax refund	\$	\$	
Other	\$	\$	
Total Monthly Income	\$	\$	

Expenses				
	Source	Expected	Actual	
CHARITABLE	Charity 1	\$	\$	
GIFTS (10-15%)*	Charity 2	\$	\$	
SAVING *(5-10%)*	Emergency Fund	\$	\$	
	Retirement Fund	\$	\$	
	College Fund	\$	\$	
HOUSING	First Mortgage	\$	\$	
(25-35%)*	Second Mortgage	\$	\$	
	Rent	\$	\$	
	Real-Estate Taxes	\$	\$	
	Homeowner's Insurance / Renter's Insurance	\$	\$	
	Repairs or Maintenance Fee	\$	\$	
UTILITIES (5-10%)*	Electricity	\$	\$	
	Water/Sewage	\$	\$	
	Gas	\$	\$	
	Home Phone/Cell Phone	\$	\$	
	Trash	\$	\$	
	Cable/Internet	\$	\$	
TRANSPORTATION	Car Payment	\$	\$	
(10-15%)*	Car Payment	\$	\$	
	Gasoline	\$	\$	
	Car Maintenance and Repairs	\$	\$	
	Public Transportation	\$	\$	
	Car Insurance	\$	\$	
FOOD (5-15%)*	Groceries	\$	\$	
	Restaurants	\$	\$	

CLOTHING (2-7%)*	Children	\$ \$
, ,	Adults	\$ \$
	Dry Cleaning/Laundry	\$ \$
MEDICAL/HEALTH	Disability Insurance	\$ \$
(5-10%)*	Health Insurance	\$ \$
	Doctor's Visits	\$ \$
	Dentist	\$ \$
	Optometrist	\$ \$
	Prescriptions	\$ \$
PERSONAL	Life Insurance	\$ \$
(5-10%)*	Childcare	\$ \$
	Child Support	\$ \$
	Babysitter	\$ \$
	Toiletries	\$ \$
	Cosmetics	\$ \$
	Hair Care	\$ \$
	Education/Adult	\$ \$
	School Tuition	\$ \$
	School Supplies	\$ \$
	Subscriptions	\$ \$
	Gym Membership	\$ \$
	Organization Dues	\$ \$
	Gifts (including Christmas)	\$ \$
	Miscellaneous	\$ \$
RECREATION	Entertainment	\$ \$
(5-10%)*	Vacation	\$ \$
DEBTS (5-10%)*	Credit Card 1	\$ \$
	Credit Card 2	\$ \$
	Credit Card 3	\$ \$
	Credit Card 4	\$ \$
	Credit Card 5	\$ \$
	Student Loan 1	\$ \$
	Student Loan 2	\$ \$
	Personal Loan	\$ \$
	Other	\$ \$
	Other	\$ \$
	Other	\$ \$
	Total Monthly Expenses	\$ \$

Compare Actual Income and Expenses		
Actual monthly income	\$	
(minus) actual monthly expenses	- \$	
What's left	= \$	

^{*}These percentages are for educational and illustrative purposes only, and should not be construed as advice.